

009027 1977260

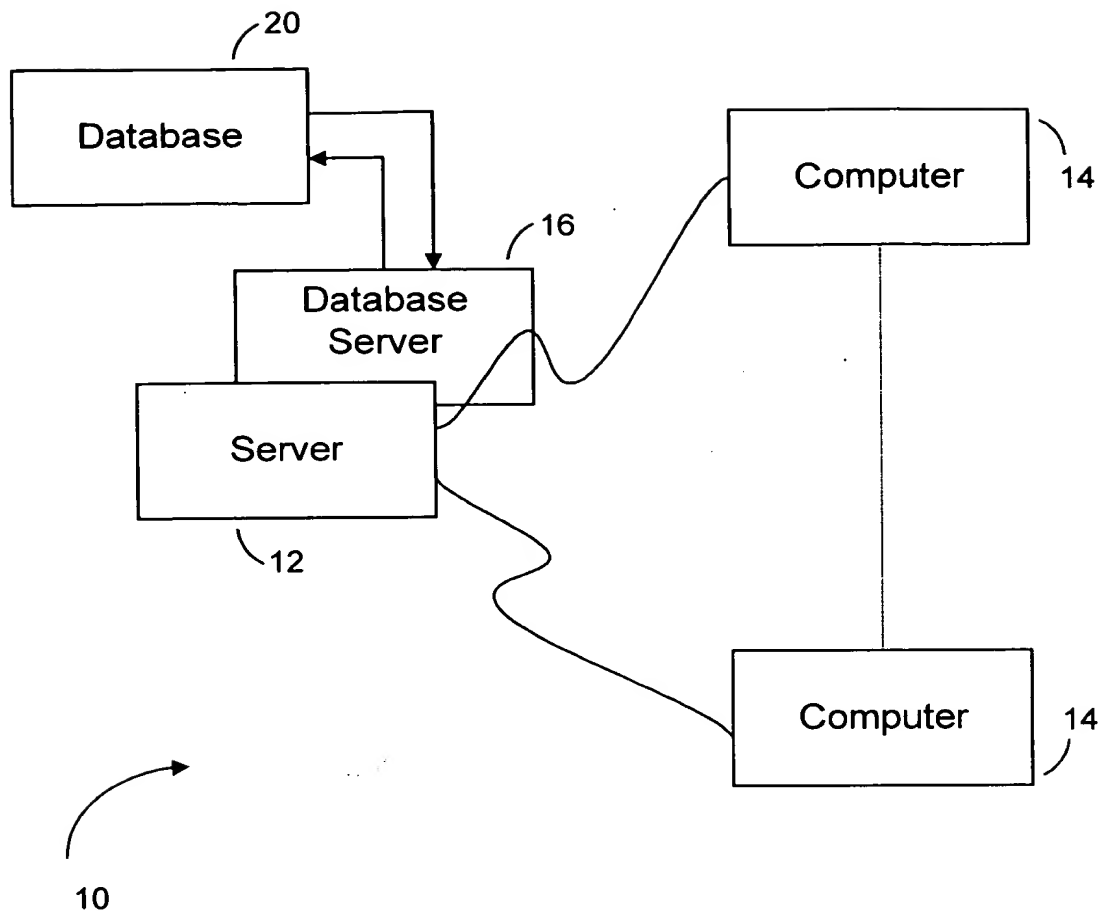
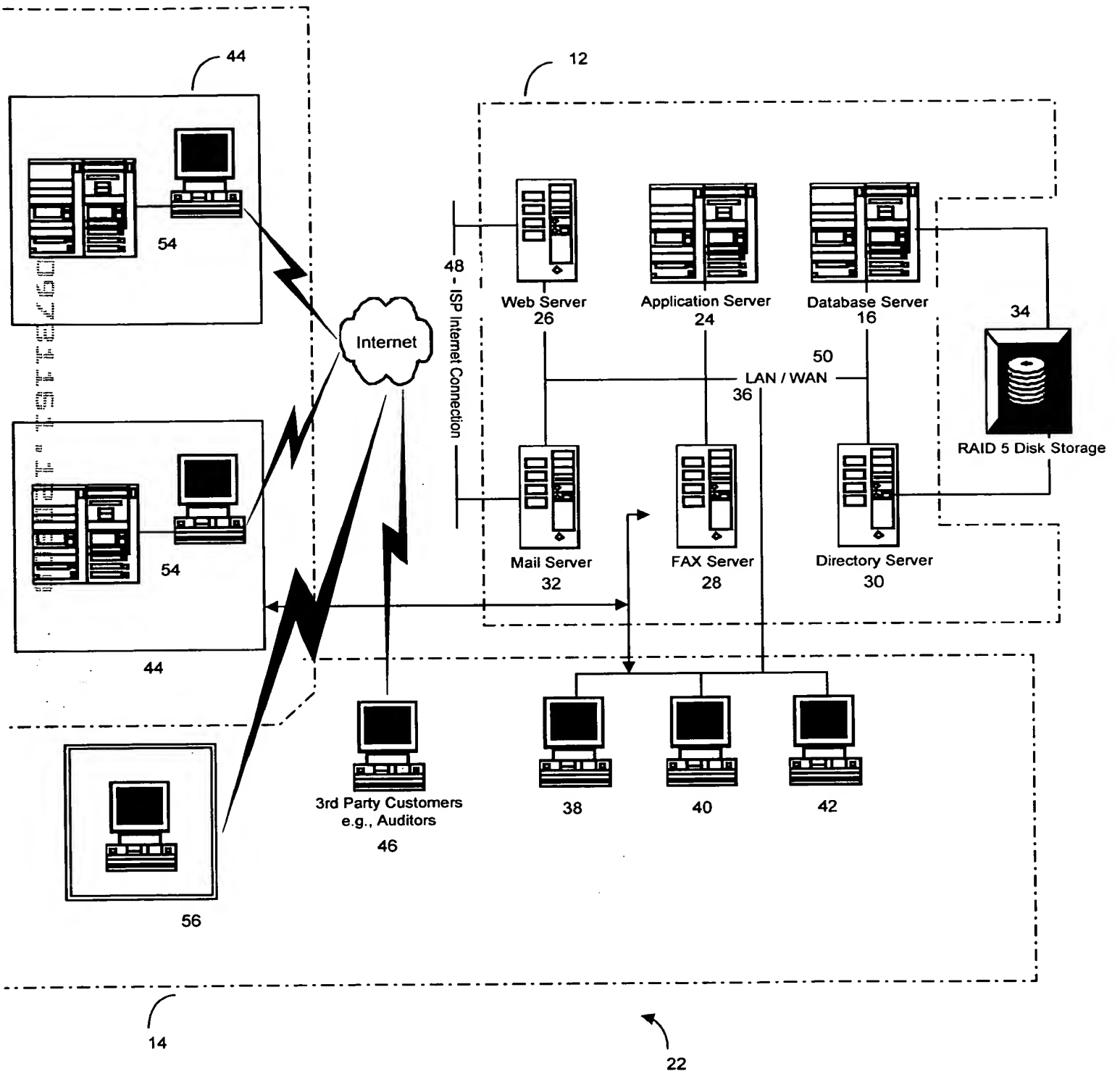


FIG. 1



**FIGURE 2**

FIGURE 3

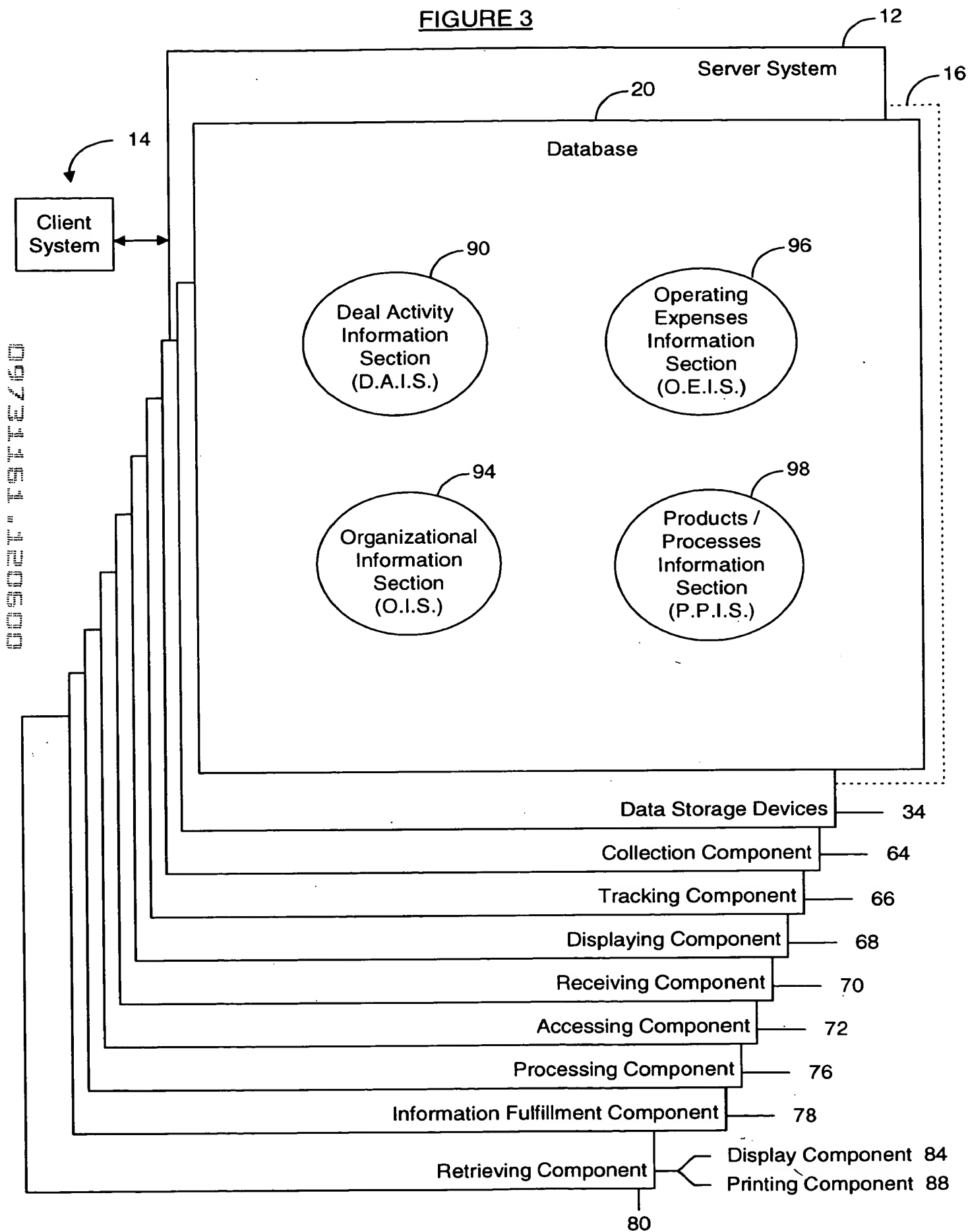
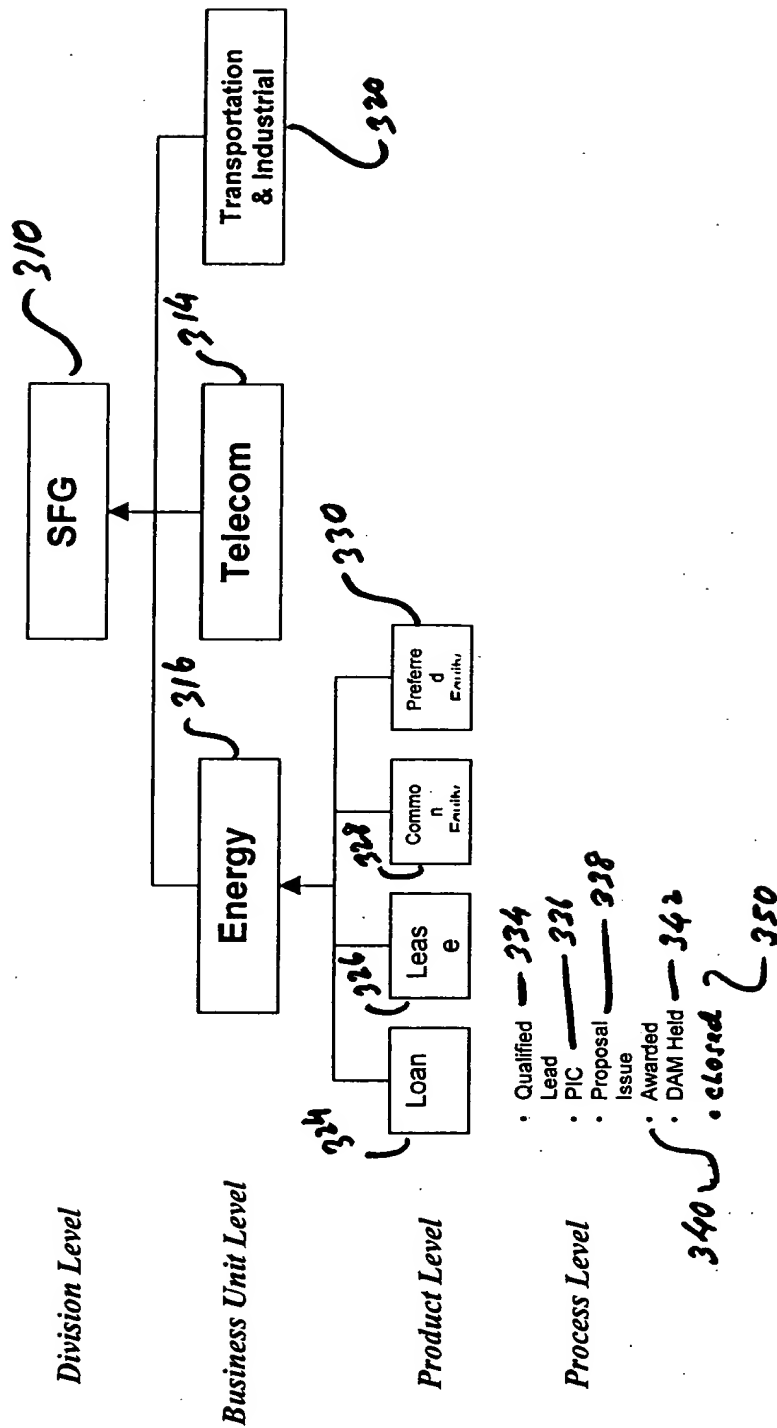


FIGURE-4

300



5-220917

→ 370

32

88

274

[illegible]

TOTAL	\$ 27,179.249
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# FIGURE-6

432 → 420

432

## Loans

Average Cycle Time		
T&I	Telecom	Energy
63	73	80
89%	84%	80%

QLtoClose  
Complexity Index

440

## Lease

Average Cycle Time		
T&I	Telecom	Energy
107	64	210
152%	74%	208%

QLtoClose  
Complexity Index

428

## Common Equity

Average Cycle Time		
T&I	Telecom	Energy
53	88	84
75%	101%	84%

QLtoClose  
Complexity Index

## Equity

Average Cycle Time		
T&I	Telecom	Energy
71	148	122
101%	170%	121%

QLtoClose  
Complexity Index

## Total Business Unit

Average Cycle Time		
T&I	Telecom	Energy
70	87	101
100%	100%	100%

QLtoClose  
Complexity Index

444

434

424

# FIGURE - 7

Complexity Index (QL -CL Cycle)	Loan	89%	Division Level	Division Level	Loan Total
# of QL	HQ Level	Board Level	Division Level	Division Level	Loan Total
Lead and Terminated	43	8	2	19	29
# of PICs	35	3	3	52	95
PIC and Terminated	17	4	4	11	32
# of Issued Proposals	18	4	4	41	63
Issued and Terminated	2	2	2	5	9
# Awarded of Credit Request	16	2	2	36	54
Awarded and Terminated	1	0	0	2	3
# of DAM Held	15	2	2	34	51
DAM and Terminated	3	1	1	9	13
# Approved	12	1	1	25	38
Approved and Terminated	4	0	0	5	9
Close	8	1	1	20	29

# of QL	\$ 18,323	\$ 18,323	\$ 18,323	\$ 18,323	\$ 18,323
Lead and Terminated	\$ 8,796	\$ 8,796	\$ 8,796	\$ 8,796	\$ 8,796
# of PICs	\$ 38,532	\$ 38,532	\$ 38,532	\$ 38,532	\$ 38,532
PIC and Terminated	\$ 94,534	\$ 94,534	\$ 94,534	\$ 94,534	\$ 94,534
# of Issued Proposals	\$ 21,034	\$ 60,474	\$ 21,166	\$ 22,669	\$ 22,669
Issued and Terminated	\$ 51,551	\$ 51,551	\$ 51,551	\$ 51,551	\$ 51,551
# Awarded of Credit Request	\$ 232,771	\$ 272,210	\$ 232,902	\$ 234,405	\$ 234,405
Awarded and Terminated					
# of DAM Held					
DAM and Terminated					
# Approved					
Approved and Terminated					
Close					

492 494 490

FIGURE 8

520

## Loan

	HQ Level	Board Level	Division Level	Total Costs
# of CL	\$ 787,893	\$ 183,231	\$ 1,300,939	\$ 2,272,063
# of PICS	\$ 307,867	\$ 70,370	\$ 457,402	\$ 835,638
# of Issued Proposals	\$ 693,576	\$ 154,128	\$ 1,579,812	\$ 2,427,516
# Awarded or Credit Request	\$ 1,512,541	\$ 189,068	\$ 3,403,217	\$ 5,104,825
# of DAM Held	\$ 315,516	\$ 120,948	\$ 719,639	\$ 1,156,102
# Approved	\$ 618,618	\$ 51,551	\$ 1,288,787	\$ 1,958,956
Total Costs	\$ 4,236,010	\$ 769,295	\$ 8,749,795	\$ 13,755,100
Unit Cost per Close Deal	\$ 232,771	\$ 272,210	\$ 232,902	\$ 234,222
Total Cost per Close Deal	\$ 529,501	\$ 769,295	\$ 437,490	\$ 474,314
Total Costs:				
Close Deals	\$ 1,862,167	\$ 272,210	\$ 4,658,048	\$ 6,792,425
Dead Deals	\$ 2,373,842	\$ 497,085	\$ 4,091,748	\$ 6,962,675
Total Costs	\$ 4,236,010	\$ 769,295	\$ 8,749,795	\$ 13,755,100
Dead deals % of Total Costs	56%	65%	47%	51%
Hit Rates (DAM Held to Close)	53%	50%	59%	57%

Total Costs 524

Unit Cost per Close Deal 560

Total Cost per Close Deal 562

Total Costs:

Close Deals 564

Dead Deals 566

Total Costs 568

Dead deals % of Total Costs 570

Hit Rates (DAM Held to Close) 572

546

530

548

540



# FIGURE - 9

580

1999 T&I Operating Cost for Loans by Process

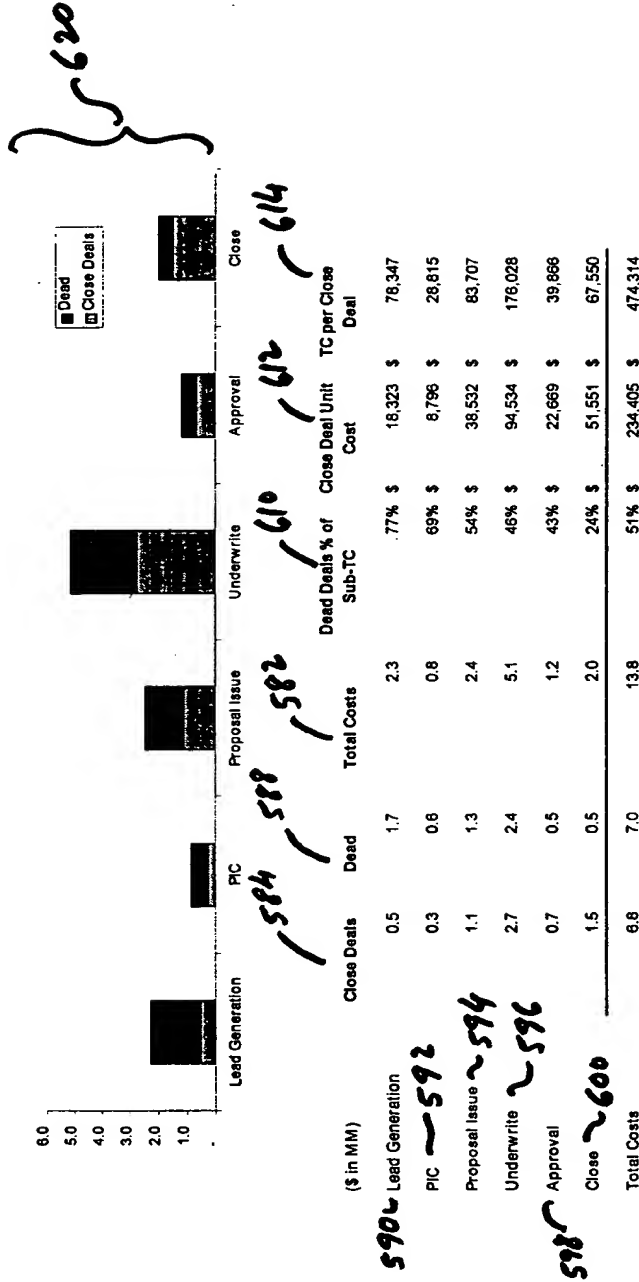
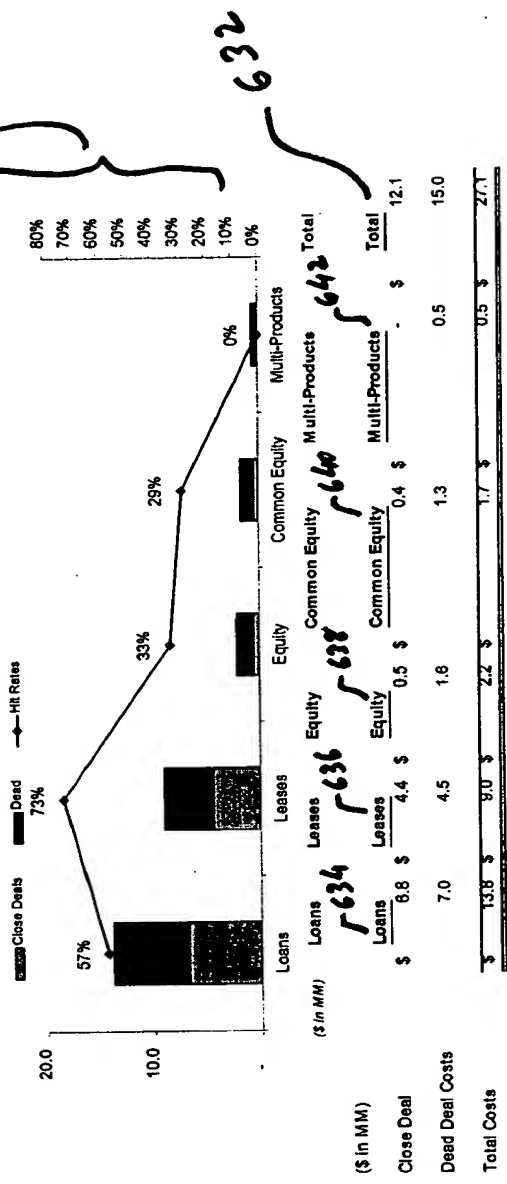


FIGURE 10 630

1999 T&I Operating Cost by Product



OPERATING COST  
FIGURE - 11  
 680

1999 T&I Operating Cost for All Products by Process



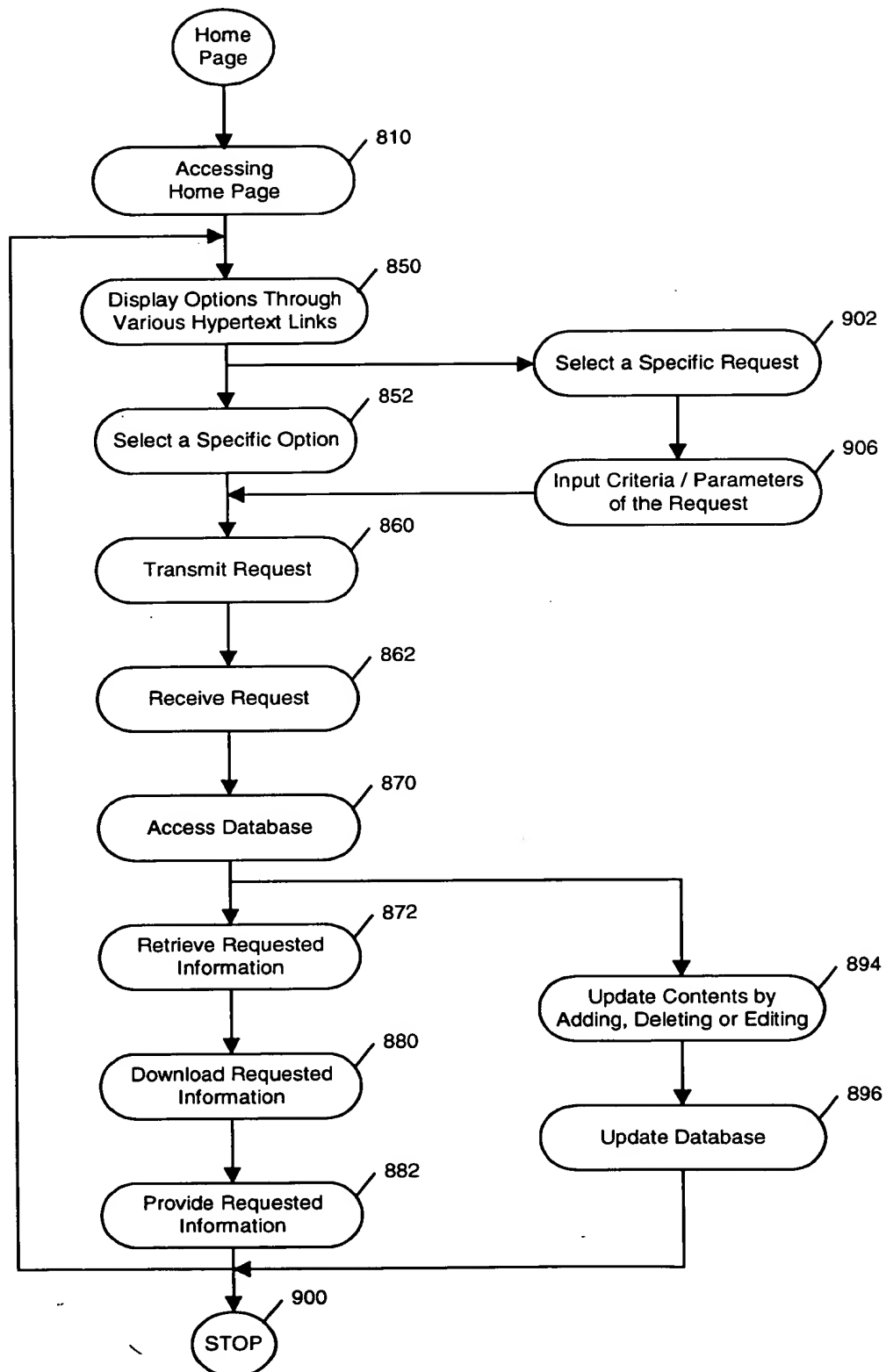
	Close Deals	Dead	Total Costs	Dead Deals % of Sub-TC	Close Deal Unit Cost	TC per Close Deal
Lead Generation	0.8	4.1	4.9	84%	18,323 \$	111,188
PIC	0.4	1.2	1.7	73%	10,210 \$	38,287
Proposal Issue	2.0	3.2	5.2	61%	48,183 \$	118,607
Underwrite	4.7	4.6	9.4	49%	107,707 \$	212,987
Approval	1.3	1.0	2.3	45%	28,831 \$	52,057
Close	2.8	1.0	3.8	26%	59,718 \$	82,790
Total Costs	11.9	15.2	27.1	56%	270,772 \$	615,886

690  
 692  
 694  
 696

720

**FIGURE 12**

800



09734461-120600